



200502080042
Skagit County Auditor

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AFTER RECORDING MAIL TO:

Arthur D Torheim
Tonya M Torheim
6248 Emerald Ln/ PO BOX 164
Marblemount, WA 98267

FULL RECONVEYANCE

Loan No. 0550002744

The undersigned as trustee under that certain Deed of Trust dated October 17, 2003, in which Arthur D Torheim and Tonya M Torheim, husband and wife, is (Grantor) and HORIZON BANK, A SAVINGS BANK, is (Grantee), recorded on October 24, 2003, as Auditor's File No. 200310240116, In Volume of Mortgages, at page , records of Skagit County, Washington, having received from the beneficiary under the said Deed of Trust a written request to fully reconvey, reciting that the obligations secured by the Deed of Trust has been fully satisfied, does hereby convey, without warranty, to the person(s) entitled thereto all of the right, title and interest now held by said trustee in and to the property described in said Deed of Trust.

As in Said Deed of Trust

Dated: January 12, 2005

Trustee: WESTWARD FINANCIAL SERVICE CORPORATION

By: Tammy Barnett
TAMMY BARNETT
Renée A. Nichols
RENEE A. NICHOLS

State of Washington, County of WHATCOM

On this 12th day of January, 2005 before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared TAMMY BARNETT and RENEE A. NICHOLS known to be the AUTHORIZED SIGNERS OF THE ACCOUNT the corporation that executed the foregoing instrument, and acknowledged the said instrument to be the free and voluntary act and deed of said corporation, for the uses and purposes therein mentioned, and on oath stated that they are authorized to execute the said instrument.

Witness my hand and official seal hereto affixed the day and year first above written.

Trista Marie Chilson
TRISTA MARIE CHILSON
Notary Public in and for the State of Washington, residing at: BELLINGHAM

My Commission Expires: 03-15-08

